

HONORING MARK HEBERT

(Mr. YARMUTH asked and was given permission to address the House for 1 minute.)

Mr. YARMUTH. Mr. Speaker, I rise to pay tribute to an old-fashioned newsman who delivered critical information to the viewers of WHAS-TV in Louisville for the last 22 years. This weekend he retired his microphone and camera to work for the University of Louisville, and his reporting will be greatly missed.

As a former journalist who moved on to another field myself, I can hardly begrudge him the change, but I can't help but mourn the void it leaves. At a time when news is adapted to sound bites palatable to texters and twitterers, Mark was never content with what he found on the surface. Time and again, he peeled that proverbial onion until someone cried.

I am proud to call Mark my friend and proud, too, that my former newspaper, LEO Weekly, has named him Louisville's best journalist. But if the accolades and friendship had an effect on him personally, you would never have known it professionally. I found myself the subject of his scrutiny on more than one occasion. We would call the stories positive at times and negative at others, but the words that always showed up were thorough, intelligent, and fair.

The loss for WHAS and local media is the university's gain, but our entire community is better for his 22 years of reporting and the high standard of journalism set by Mark Hebert.

PREDATORY LENDING

(Ms. EDWARDS of Maryland asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. EDWARDS of Maryland. Mr. Speaker, I rise today to address the staggering rate of mortgage fraud and predatory lending in this Nation.

As our country reels from the continued impact of the recession, it's time to take action that will rebuild our economy in a way that's fair and consistent with our values.

Mr. Speaker, this week we will consider H.R. 1728, the Mortgage Reform and Anti-Predatory Lending Act. This bill is an important step toward preventing the abusive and predatory lending practices that have contributed to the highest home foreclosure rate in 25 years.

The bill will outlaw many of the egregious energy practices that mark the subprime lending boom and bust. It sets a Federal floor, enabling States like my home State of Maryland to better protect consumers.

Now, as we pick up the pieces in this recession, we must learn from our mistakes, by strengthening regulations of our financial system. It means that we must ensure that all consumers are treated fairly and that the mortgage

lending industry must be transparent and accountable to our seniors, minority borrowers, and all consumers.

Mr. Speaker, I urge my colleagues to support H.R. 1728 and additional reforms to stop mortgage fraud and predatory lending.

EDUCATION FOR 21ST-CENTURY VETERANS

(Mrs. DAHLKEMPER asked and was given permission to address the House for 1 minute.)

Mrs. DAHLKEMPER. Mr. Speaker, I rise today on behalf of the brave men and women who have served their country in uniform, many of them in Iraq and Afghanistan.

We owe our veterans a debt of gratitude for putting their lives on the line for our country. However, I believe that we must show our gratitude, not only with our words, but with our actions.

That is why I am pleased that all eligible veterans can now take advantage of the 21st-Century GI Bill. Any member of the military who has served on active duty since September 11, 2001, can receive up to 4 years of college tuition, including money for housing and books. Eligible veterans include activated Reservist and members of the National Guard. And as of last Friday, they can apply online at the VA's Web site.

This new GI Bill will open up doors for thousands of veterans throughout western Pennsylvania and across the country, and I encourage all our veterans to go online immediately to take advantage of the benefits they have earned.

I offer my sincere gratitude to all who have served our Nation, both our soldiers and their families.

BRINGING COMMONSENSE REFORM AND CONSUMER PROTECTION TO OUR FINANCIAL SYSTEM

(Ms. WATSON asked and was given permission to address the House for 1 minute and to revise and extend her remarks.)

Ms. WATSON. Mr. Speaker, this week the House takes up the anti-predatory lending and mortgage fraud legislation. These bills are the next step as we work to rebuild our economy in a way that is fair and consistent with our values.

The Mortgage Reform and Anti-Predatory Lending Act of 2009 will curb abusive and predatory lending, a major factor in the Nation's highest home foreclosure rate in 25 years. The bill would outlaw many of the egregious industry practices that marked the subprime lending boom and would prevent borrowers from deliberately misstating their income to qualify for a loan. The bill will ensure that mortgage lenders make loans that benefit the consumer and prohibit them from steering borrowers into higher-cost loans.

This week Congress will also vote on legislation to create an outside commission to investigate the causes of the current financial and economic crises in the United States.

LOOK INTO CAUSES OF ECONOMIC MORASS

(Mr. COHEN asked and was given permission to address the House for 1 minute.)

Mr. COHEN. Mr. Speaker, as Congresswoman WATSON was saying, we will vote this week on the Fraud Enforcement and Recovery Act. That act will do several things, one of which will set up a commission to look into the causes of the economic morass that we are presently experiencing.

Congress did that in the Great Depression, and it led to the reforms that kept this country safe for a long time. Then we fell to the arguments that were made, starting with the Reagan administration, about the free market and the free market which took us where we are today.

The free market, unfettered, has caused this problem. But a study needs to be taken by the Congress, and that's what that bill would do.

It would also expand the abilities of several State governments and non-profits to look into fraud and extend Federal fraud statutes to the TARP and to the Recovery and Reinvestment Act. People who fraudulently steal from the government or steal these funds are engaging in as un-American an activity as anybody could do short of espionage.

I endorse the Fraud Enforcement and Recovery Act and hope that we could have a commission to get to the bottom of what's happened. This past week, Mr. Speaker, I watched "Wall Street," the movie. It's shameful and it's today's world.

INSULATION

(Mrs. HALVORSON asked and was given permission to address the House for 1 minute.)

Mrs. HALVORSON. Mr. Speaker, I rise today to bring light to a very important but often overlooked industry that can play a huge role in improving energy efficiency, both in our buildings and through greenhouse reductions on a wide-reaching scale: it's mechanical insulation.

Buildings are responsible for 40 percent of U.S. energy demand and 40 percent of all greenhouse gas emissions. Mechanical insulation, as it is used in mechanical piping and equipment for heating and air conditioning in industrial, commercial and other types of buildings, can reduce over 37 million metric tons of greenhouse gas emissions. It can also generate more than \$3.6 billion in industrial energy efficiency, saving and creating more than 27,000 jobs annually.

Savings and benefits are swift and can last for many years when properly